

Ira S. Kornstein, Esq. (IK/0618)
24 Park Avenue
West Orange, New Jersey 07052
(973) 736-4007
Attorney for Debtors / Craig and Cynthia Defazio

 /s/ Ira S. Kornstein
Ira S. Kornstein, Esq.

In Re: Craig Defazio,
Cynthia Defazio,
Debtors.

: UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
: CHAPTER 13
CASE NO.: 14-29154 (RG)
:
CERTIFICATION

CERTIFICATION OF DEBTOR

I, Craig Defazio, an Debtor herein hereby certifies and says:

1. I am an Debtor in the above referenced case and I file this Certification in Opposition to the Certification of Default filed by the Trustee in this case.
2. I have had a relatively long and convoluted history making the Trustee payments through the duration of this plan. Approximately 2-3 months we fell behind in making these payments and recently I realized that the Trustee has filed papers requesting the Default of the Plan. I realize that not all of our payments have been completely timely and current, but we have made out best efforts to complete the required payments. We have tried to be diligent in our efforts to make the Trustee payments and mortgage payments outside of the Plan.

3. At this point in time it is clear that we can see the successful completion of the Plan with the final monthly payment due in October. With concrete efforts we have brought the Trustee monthly payments current with some payments during the past 10 days. We expect and hope to be able to successfully complete the Plan obligations later this year.

I file this Certification in opposition to the Trustee Certification of Default in the within bankruptcy case and to allow the Bankruptcy Case to continue to the final Trustee monthly payment, and allow the completion of the case and allow the Court to issue the Discharge and Final Decree at the conclusion of this case.

Dated: March 29, 2019

/s/ Craig Defazio
Craig Defazio, Debtor